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for each of a plurality of distinct financial transactions; and determining, as a function of each unique identifier, whether an associated client has consented to receiving respective financial transaction data electronically.

The Office Action contends that Dent satisfies these limitations of the independent claims. This contention is believed to be unsupported by the reference.

In support of its contention that Dent satisfies these limitations, the Office Action cites a passage (i.e., col. 6, lines 39-53) wherein Dent discloses a feature of a consumer bill management system which notifies the consumer electronically when a particular bill has been received (col. 6, lines 39-53). In this passage, Dent discloses that a consumer may specify that they would like to instead be notified by non-electronic means when a bill arrives (col. 6, lines 41-45). For example, a consumer may specify that he/she would like to be notified by telephone or fax (col. 6, lines 45-47). If the consumer selects this option, the system notifies the appropriate provider that the consumer would like to be notified in the specified non-electronic manner (col. 6, lines 49-51).

Contrary to the Office Action's contention that this passage discloses obtaining the user's consent to provide financial transaction data electronically, as required by independent claims 100 and 107, the passage discloses enabling the user to specify that he/she would not like to be notified electronically when a bill arrives. Thus, Applicant's representatives would like to discuss how the limitations of independent claims 100 and 107 are believed to be satisfied.

In addition, Applicant's representatives would like to discuss how Dent is believed to satisfy the limitations of independent claims 17, 34, 59, 83 and 114 which require determining, *as a function of a unique identifier for each of a plurality of distinct financial transactions*, whether a client has consented to receiving financial transaction data electronically. In this respect, the passage cited by the Office Action is part of a larger description by Dent of the various ways in which a consumer may be electronically notified of a bill's arrival (see, e.g., col. 5, lines 64 - col. 6, line 38). For example, Dent discloses that a consumer may be notified by displaying a pop-up dialog box on the user interface (col. 5, line 66 - col. 6, line 12), by waking up the user interface from a dormant power-saving state (col. 6, lines 22-26), and by launching the application (col. 6, lines 31-34).

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Nowhere does Dent disclose or suggest that any of these electronic notification techniques include determining whether a client has consented to receiving financial transaction data electronically. Rather, the system of Dent appears to presume that the user has consented to electronic notification, and so no determination regarding the user's consent is performed. Dent certainly says nothing at all regarding performing any determination as a function of a unique identifier for each of a plurality of distinct financial transactions.

In view of the foregoing, Applicant's representatives would like to discuss how it is believed that Dent satisfies all of the limitations recited by independent claims 17, 34, 59, 83, 100, 107 and 114.

II. Conclusion

Applicant's representatives thank Examiner Poinvil in advance for the courtesies extended in reviewing this proposed interview agenda. If the Examiner has any questions in advance of the interview, he is invited to contact the undersigned at the telephone number listed below.

Respectfully submitted,
Alex Magary et al., Applicant

Date: February 11, 2008

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